

## Personal Finance Portal – Your guide

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# 1. Introduction

The Personal Finance Portal can potentially provide you with a window to all aspects of your financial planning, 24 hours per day, 7 days a week. We take the security of your personal data extremely seriously and hence the Portal also supports the standard way in which we communicate with clients. This is especially relevant to the provision of financial planning reports, which can contain a large amount of personal and financial information. Imagine how you would feel if this were to fall into the wrong hands! The portal enables both parties to upload and share information in a far more secure way than via traditional email or post.

You also have the option of uploading additional documents to the portal (e.g., wills, powers of attorney, trust documents etc) giving you the ability to keep all your key financial information in a single place. This means that in the unfortunate event of you losing capacity or upon death, you can make life easier (and potentially less costly) for your loved ones, at what would already be an exceedingly difficult time.

# 2. Initial Set Up

You will receive an email from your adviser providing a link to set up your account. It will look similar to this:



Dear David,

We would like to invite you to register to use Gracechurch's Personal Financial Portal (PFP).

### What is PFP?

PFP is an online resource which will allow you to:

- **Review and update your key data** – PFP allows you to review and update your 'profile' - this is key data such as address, salary and asset information.
- **Value your plans** – you will be able to see the valuation for plans we hold for you, some of which will automatically update on a weekly or even daily basis. If you see a plan value which is out of date, you will also be able to manually add a value yourself. You can also see fund factsheets for certain funds.
- **Send messages securely** - with email and post increasingly vulnerable to interception, your client portal account provides you with a secure messaging service, so you can quickly get in touch with us and have the peace of mind of knowing that any information you share is fully encrypted and private.
- **Cut down on paperwork with the document vault** – in addition to messaging, you can also share documents with us securely. We can also share documents with you, cutting down on the documents sent via post.
- **Sign electronically** – depending on the transaction and requirements of the Insurance Company/Platform Provider, you can also sign documents electronically, often speeding up the transaction time. On the occasion, where 'wet signatures' are required, documents can be posted to you or sent electronically, so they can be printed off and signed.

The system is designed to be as user-friendly as possible, but there is a handy [user guide](#) should you get stuck on any of the above.

### What happens next:

- **Click [here](#)** to visit our registration page
- **Enter your email address**, the same as we hold for you
- **You will then receive an email from us with an activation link**
- **Follow that link and verify your details**

Once set up, we strongly recommend that you enable 2-factor authorisation (2FA) on your account, to make sure it is as secure as possible – we will never ask you for your password or 2FA information. If we send you any documents via PFP, we will email you or trigger an automatic notification to let you know that a document has been uploaded; you can then navigate to the site to review the document in question. Ahead of your financial review, we will ask you to review your Profile (key data) but will do so by asking you to sign into the portal and not to send this information via email.

As this will be your first-time login in, we would suggest reviewing the information held and update the Profile (key data fact find) to the best of your ability, to update our records.

If you have any questions about the portal, please do not hesitate to get in touch.

Yours sincerely,

For and behalf of Gracechurch Wealth Management LLP

Click on the link highlighted to visit the registration page.

You will then see the following page. (Note, if the page does not load correctly it can appear to be fraudulent, however if the email has come from us when expected, it is genuine and safe to follow)



[Register](#)  
[account\\_circle Login](#)

Need help? Check out our [User Guide](#) for help with [Registration](#)



### Registration

*info* You are only able to register with the email address that you have provided to your Adviser. After registration this will be the email address you log in with.

#### Step 1

Enter your email address that you have given to your adviser in the box below.

#### Step 2

Click the "Start Registration" button and we'll send an activation link to your email address.

#### Step 3

Click the link in the email and follow the on-screen instructions.

#### Step 4

Congratulations! You are ready to log in to your Personal Finance Portal.

Email

I'm not a robot



Start Registration *chevron\_right*

[User Guide](#) [Terms of Use](#) [Cookies Policy](#)

Assuming your registration has been successful you will receive confirmation as follows:

The image shows a dark-themed email confirmation for a successful registration. It features a white square placeholder for a profile picture, followed by the heading "Registration Successful". The message is addressed to "Dear David," and thanks the user for registering for the Personal Finance Portal. It instructs the user to click a button to complete activation. The button is a grey bar with the text "Activate Account »". Below the button, it states: "As a security measure the activation link provided expires after 46 hours."

Given the link expires after 46 hours, we recommend you proceed immediately to activation of your account.

### 3. Account Activation

Here you will be asked to supply two pieces of personal information that we already hold in our database. As a result, the questions asked could be different to the example below:

## Identity Verification



The screenshot shows a form titled "Confirm Existing Security Information". Below the title is a text box containing the instruction: "Please verify your identity by confirming the following details which you have previously provided to your Financial Adviser." The form has three main input sections: "Date Of Birth (DD/MM/YYYY)" with a date picker showing "1"; "National Insurance Number" with an empty text field; and "Password" with a text field. Below the password field is a note: "Create a password that you will use to access this service. Passwords must be a minimum of 8 characters and contain at least one capital letter and one number."

### 4. Personal Finance Portal URL for Future Access

Once you have set up access to the portal, we recommend you add our website URL <https://gracechurchwm.com> to 'your favourites'. You will see a 'Client Portal' button at the top right of the home page, which facilitates access to the Portal.

Alternatively, you can gain direct access by pasting the following URL into your web browser <https://gracechurchwealthmanagement.gb.pfp.net/>

### 5. Setting up Two Factor Authentication (2FA)

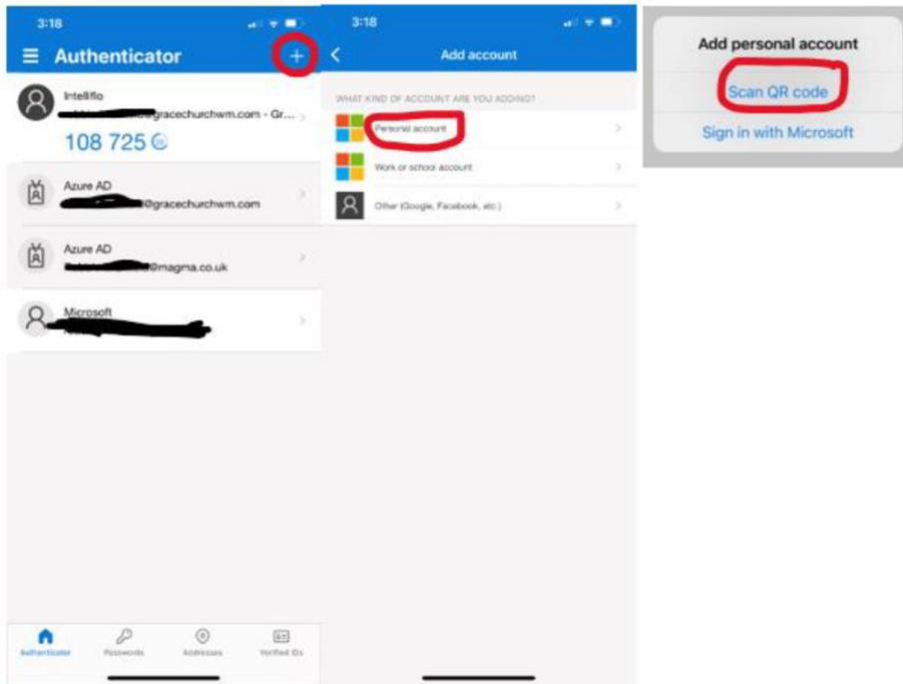
Whilst you can proceed without 2FA, we strongly recommend you activate this feature to protect your personal data. This is setup via your mobile phone using either the Microsoft Authenticator or Google Authenticator. (If you don't already have one of these, they are available to download through your App store).

Formal instructions by Microsoft can be found here: [Microsoft Instructions](#)

Formal instructions by Google can be found here: [Google Instructions](#)

If this is the first time you are using the app, you will be taken through a setup process.

However, if you already use one of the apps, there is a screenshot below detailing an example of what you will see if you use the Microsoft Authenticator. Here, you simply hit the "+" sign in the top right-hand corner of the application, select personal and then "Scan QR Code". The app will then recognise the code on screen and set everything else up:



**NOTE:** It is important that you copy the recovery codes provided and keep them somewhere safe as this will help you regain access to the app were you ever to lose it.

**What if I want to change the device I use?**

Simply contact us and request we remove 2FA from your account. Once we have done so, you can then set 2FA back up again using your new device.

## 6. Data Protection Declarations


Prior to continuing you must agree to the following three declarations by clicking on each box.



I am aware of my/our rights under the data protection act and have given my express consent to be contacted in relation to my/our financial requirements.

I agree with the statement above (Required)


● ● ● [Continue →](#)



I have given consent for you to hold my/our personal data as contained within this fact find and to share it with other companies for the express purpose of the arranging and administration of financial products.

I agree with the statement above (Required)

○ ● ● [Continue →](#)



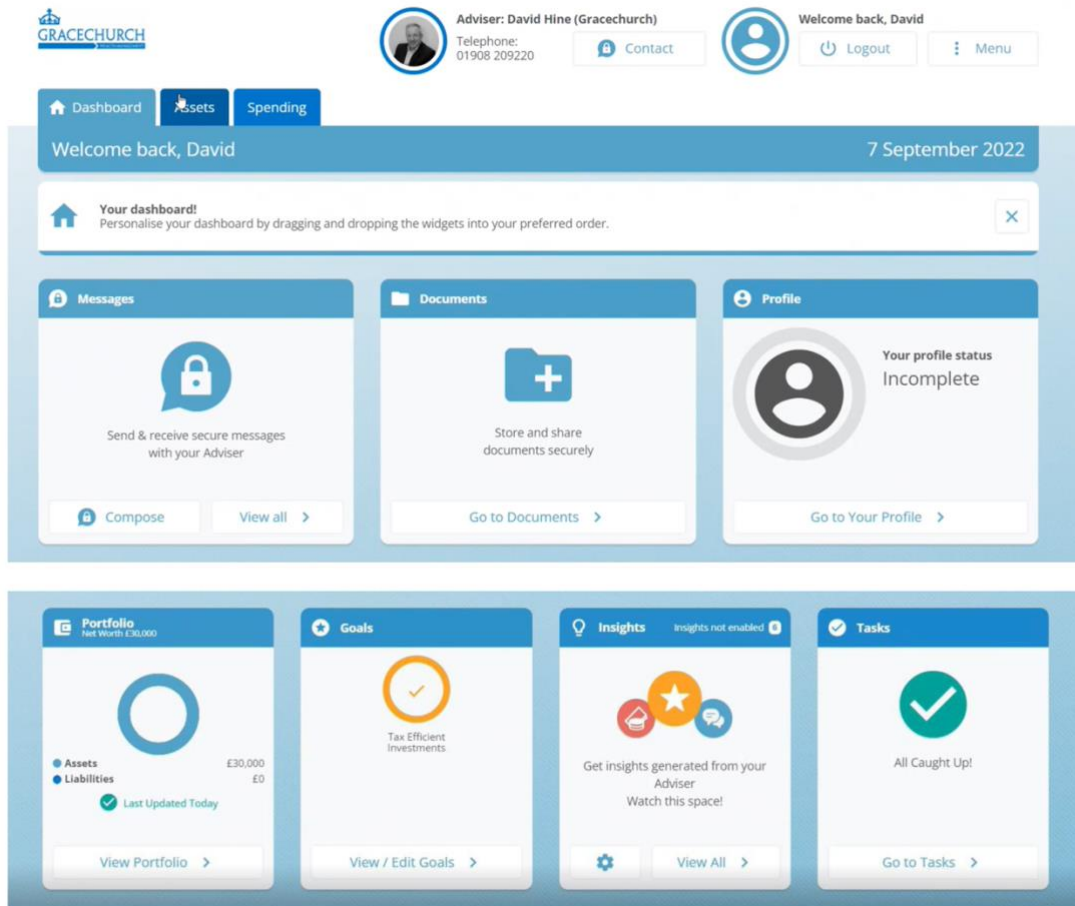
I am aware that I have the right of access to information that the adviser holds on me/us. I am aware that the adviser reserves the right to charge an administration fee for the provision of this information.

I agree with the statement above (Required)

○ ○ ● [Continue →](#)

## 7. Landing Page on First and Subsequent Log In

The amount of information you will be able to see at outset depends upon whether you are an existing client or prospective/new client. An example screenshot can be found below:



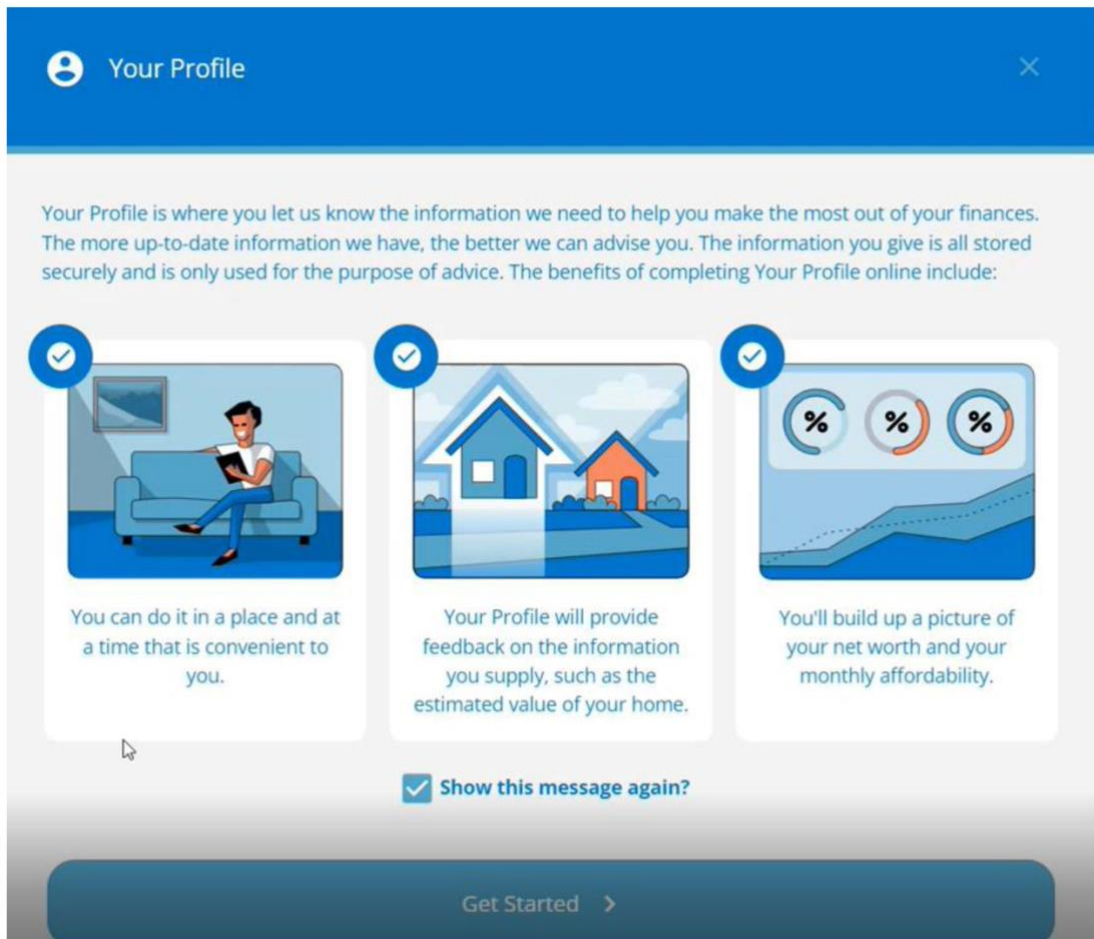
## 8. Completing or Updating Your Personal Profile

The Portal represents an important tool for us to obtain up to date personal and financial information from you in a secure manner. This then ensures the advice we provide is wholly appropriate to your needs and objectives. The time when we may ask you to update your Personal Profile differ slightly as follows:

- Existing clients** – prior to each annual review of your financial affairs (assuming your service level includes periodic reviews)
- Prospective and new clients** – at outset and subsequently prior to any periodic reviews agreed.

To update your Personal Profile, click on that section in the dashboard (home) and you will be greeted by the following:





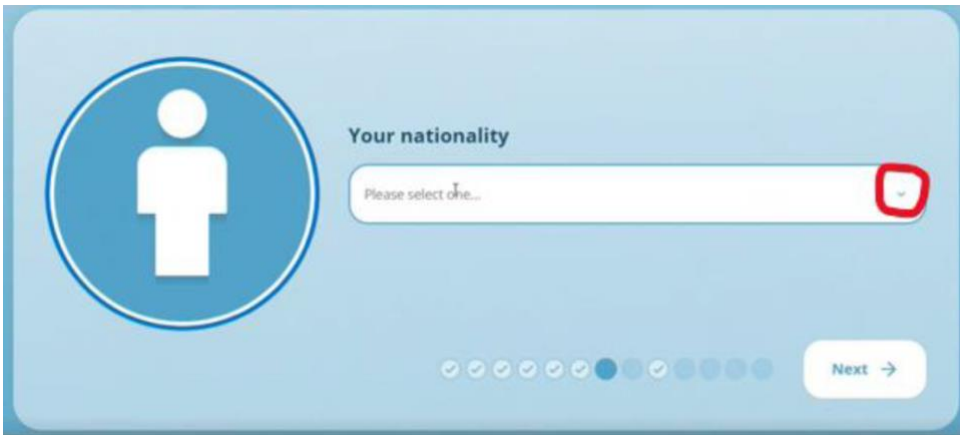
This will lead you through all your basic information and allow you to add or update income, expenditure and assets.

## 9. Adding Personal Information

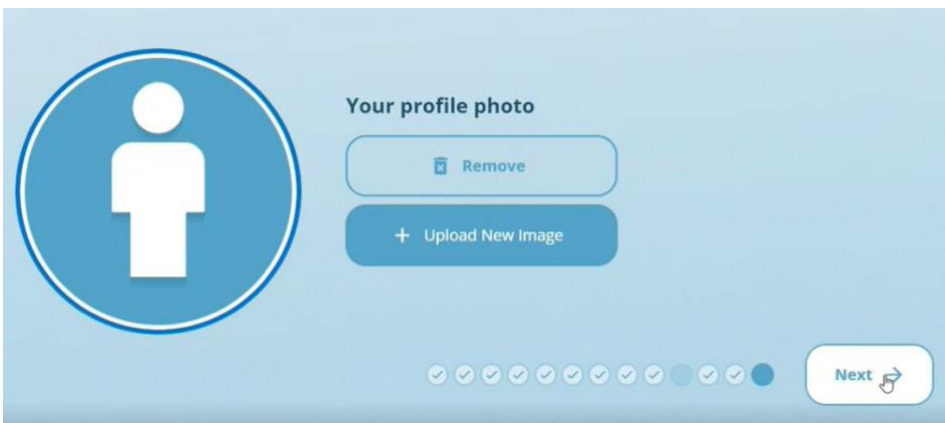
**Where were you born?** - While this box can be typed in, you must select the country via the dropdown on the right-hand side and then type the town/city.

**Nationality** – While this box can be typed in, you must select your nationality via the dropdown on the right-hand side.



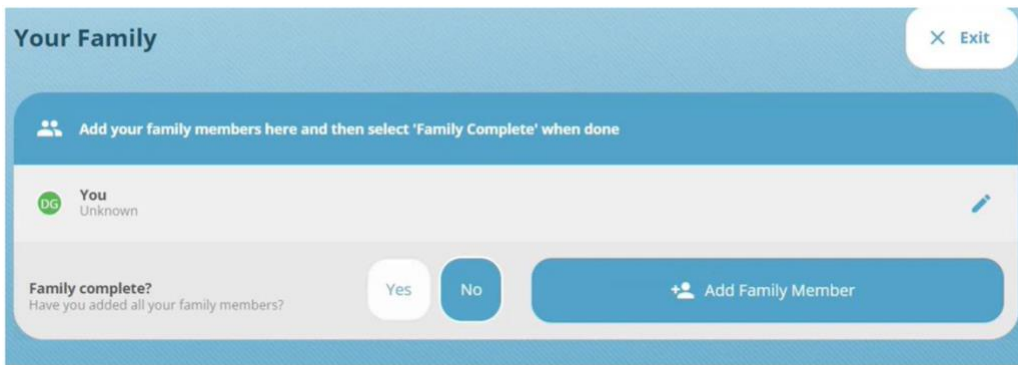


**Your profile photo** - Near the end of the basic info section – you will find you are given the option to upload a profile picture – this is not essential so you can skip this, should you prefer.






## 10. Adding Family Information

This section allows you to add information about your family, whether dependent or not.



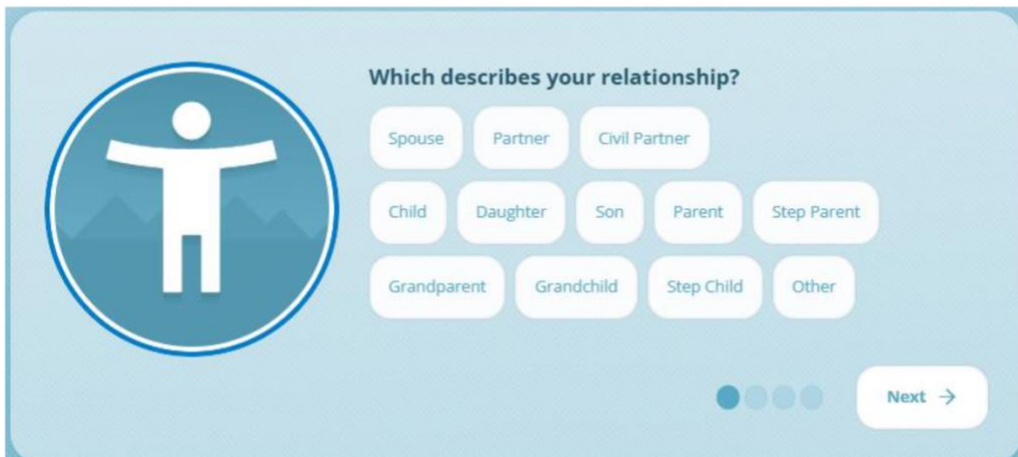
**Your Family** ✕ Exit


 Add your family members here and then select 'Family Complete' when done

 **You**  
Unknown 

**Family complete?**  
Have you added all your family members?

Yes  No + Add Family Member






**Which describes your relationship?**


Spouse  Partner  Civil Partner

Child  Daughter  Son  Parent  Step Parent

Grandparent  Grandchild  Step Child  Other

Next →





**What is your spouse's name?**

You are married to A.

Next →

A name must be provided for the family member.



You are married to A.

**What is A's date of birth?**


DD    Month    YYYY

**Is A financially dependant on you?**

Yes, long term    Yes, until age    No

Next →

The 'date of birth' and 'financially dependent' answers are not required to proceed but should be provided wherever possible.



You are married to A.

**Does A live with you?**

Yes    No

Next →

**Review and Submit**

Relation: Spouse

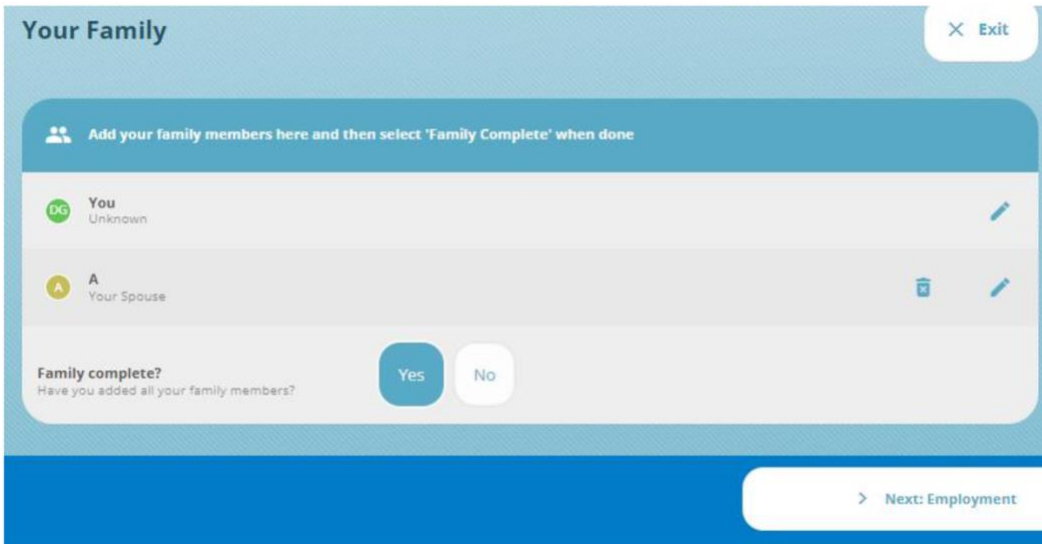
Name: A

Date of birth: DD MM YYYY

Financially dependent: Yes, long term Yes, until age No

Living with you: Yes No

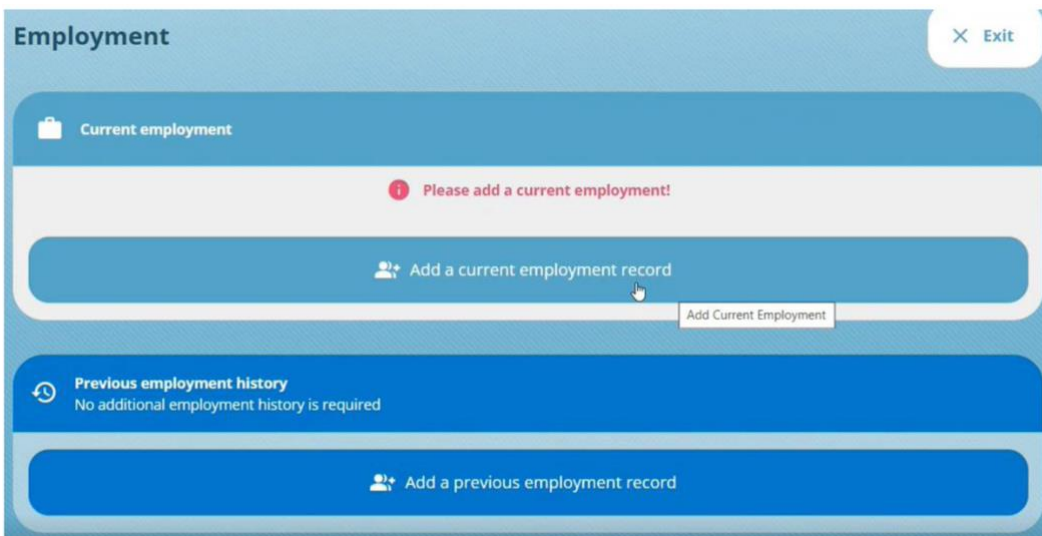
← Back to questions    Done



At the end of each section the system asks you if it is complete. To get a green tick on each section this must be answered “Yes”.

## 11. Adding Employment Information

You now need to move to completing (or reviewing) the employment information section.





### Occupation

Progress: 1 of 6 steps (Step 1 active)


Next →



### Employer name

Progress: 2 of 6 steps (Step 2 active)

Next →



### Gross annual salary (before tax)

eg. enter 50,000 or 50k per year


### Net monthly income (take home pay)

per month

This is only an estimate that uses some standard tax information. The figure on your payslip will be based on your personal details and your current tax code.

Progress: 3 of 6 steps (Step 3 active)

Next →



### Do you receive any net guaranteed overtime income?

eg. enter 50,000 or 50k per year

Progress: 4 of 6 steps (Step 4 active)

Next →

On the summary screen at the end, you can alter each of these values and see an estimated net monthly income figure. This will allow you to sense check the information provided.

## 12. Adding Contact Details

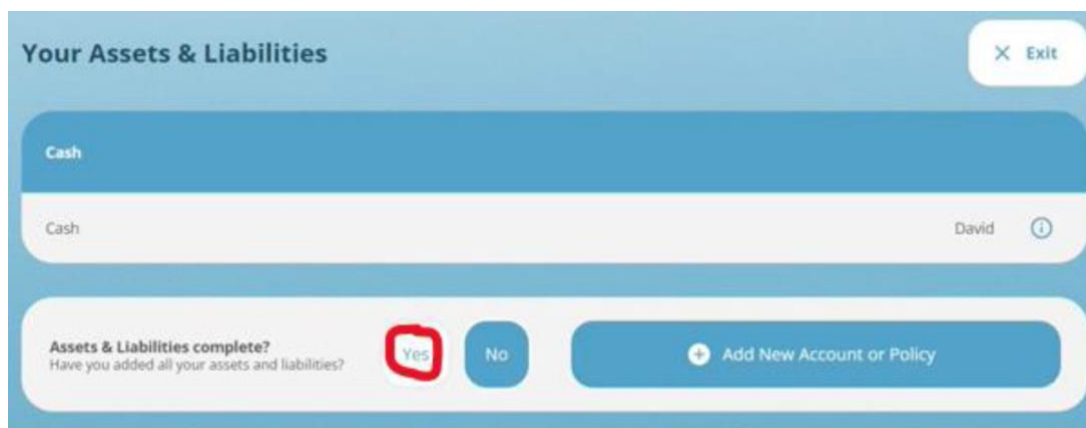
When adding additional entries to this section the green “+” sign must be hit every time a new line of information is added. Otherwise, the entry will not save.



A screenshot of a contact form. On the left, there is a dropdown menu labeled 'Telephone' with a downward arrow. To its right is a text input field containing the number '01908 209220'. Further right is a checkbox labeled 'Preferred Contact'. To the right of the checkbox is a red 'x' icon. On the far right is a red square button with a white plus sign inside, which is circled in red.

## 13. Adding Assets & Liabilities

**Important note:** Once you have fully completed this section you must tick Yes before moving on.



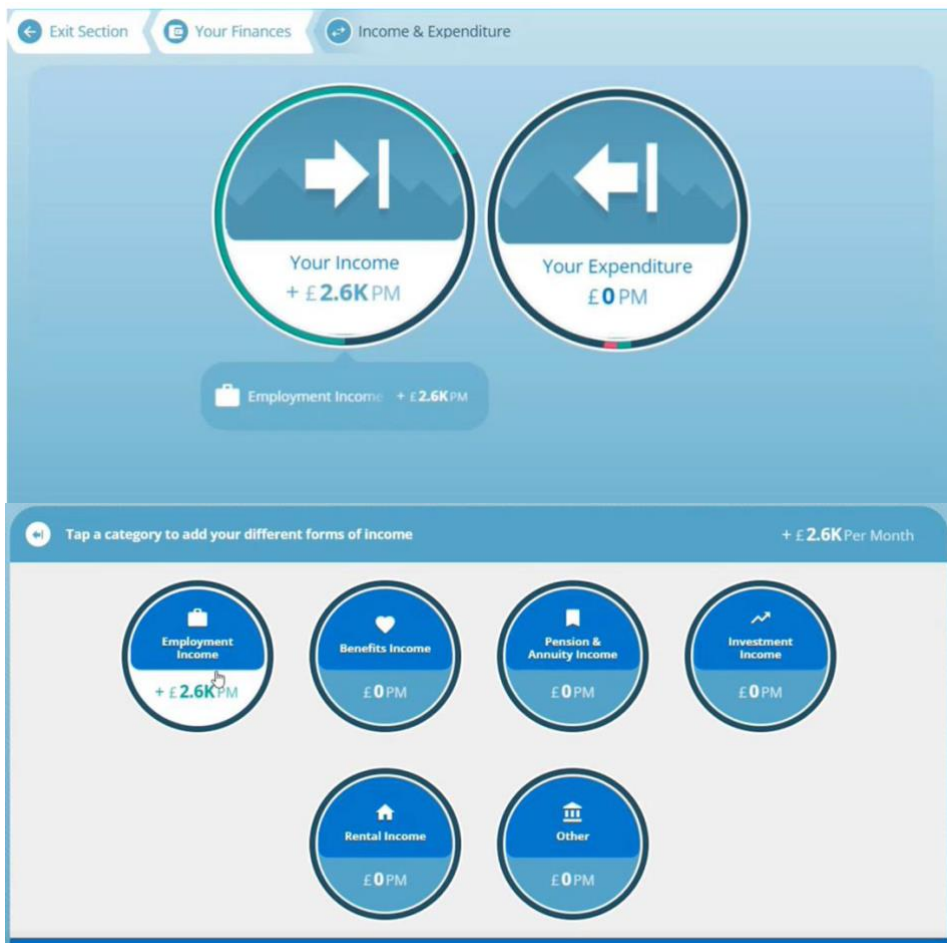
A screenshot of a mobile application interface. At the top, the title 'Your Assets & Liabilities' is displayed in a blue header bar, with an 'Exit' button in the top right corner. Below the header, there is a list of assets. The first item is 'Cash', which is highlighted with a blue background. Below it, another 'Cash' entry is visible, with the name 'David' and a circular icon to its right. At the bottom of the screen, there is a confirmation prompt: 'Assets & Liabilities complete? Have you added all your assets and liabilities?'. There are two buttons: 'Yes' (circled in red) and 'No'. To the right of these buttons is a blue button with a white plus sign and the text 'Add New Account or Policy'.

To add assets or liabilities, use the manual option at the bottom of the list.









**Expenditure** – In our experience, some clients find it enlightening to undertake a detailed analysis of their expenditure which can then inform future financial planning decisions and behaviours. As such we would always recommend you provide as much detail as you are able.

However, if you prefer not to do this, the minimum information required is a note of your total essential spending and total discretionary spending. These can be recorded in the "other sections within "Bills" and "Living Costs" sections as highlighted below.

Tap a category to add your expenses £ 0 Per Month



Bills  
£ 0 PM



Living Costs  
£ 0 PM










Insurance Investment  
£ 0 PM



Leisure  
£ 0 PM

**Expenditure complete?**  
Have you added all of your expenditure to the relevant categories?

 <u>Other (Basic Essential)</u>	£ 0 PM	<input type="checkbox"/>	
 Other (Liability)	£ 0 PM	<input type="checkbox"/>	
 Personal Loans	£ 0 PM	<input type="checkbox"/>	
 Rent	£ 0 PM	<input type="checkbox"/>	
 School Fee/Childcare	£ 0 PM	<input type="checkbox"/>	
 Telephone/Mobile	£ 0 PM	<input type="checkbox"/>	

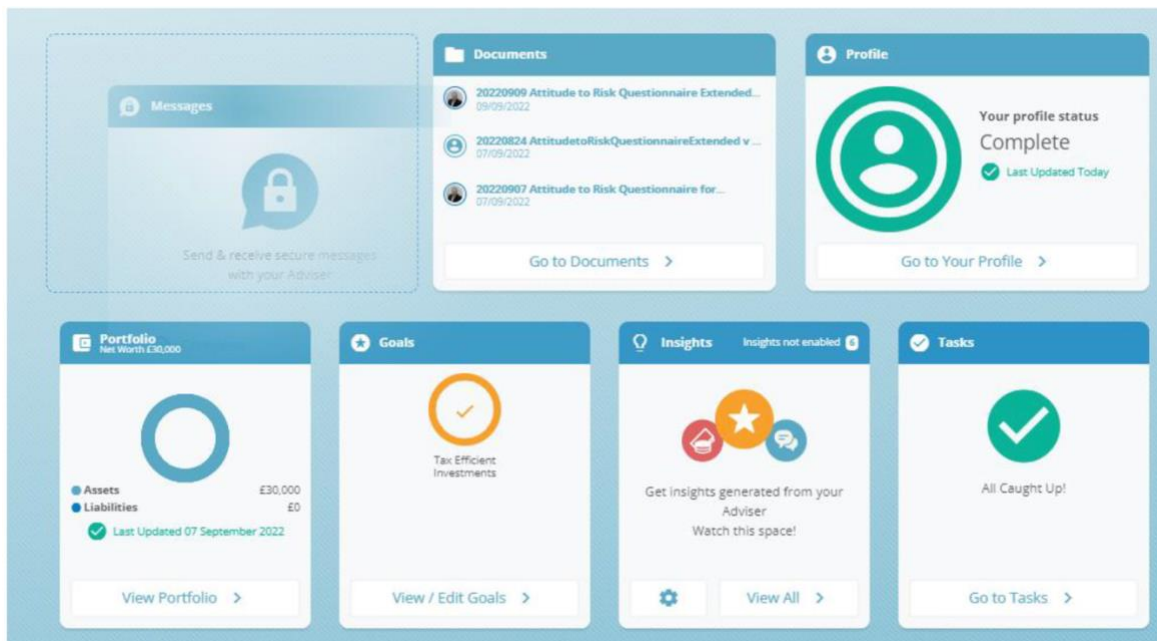
**Your Living Costs** £ 0 PM

 Car/Travelling Expenses	£ 0 PM	<input type="checkbox"/>	
 Clothing	£ 0 PM	<input type="checkbox"/>	
 Food & Personal Care	£ 0 PM	<input type="checkbox"/>	
 Furniture/Appliances/Repairs	£ 0 PM	<input type="checkbox"/>	
 Housekeeping	£ 0 PM	<input type="checkbox"/>	
 <u>Other (Basic Quality Of Living)</u>	£ 0 PM	<input type="checkbox"/>	

Once all information is input you must tick 'Yes' next to "Expenditure complete?"

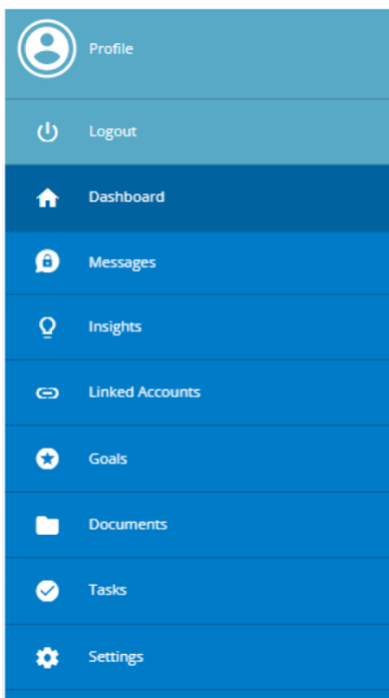
## 15. Customisation of the Dashboard

You can customise your portal by moving the widgets around. This can be done by simply dragging and dropping the widgets into place.

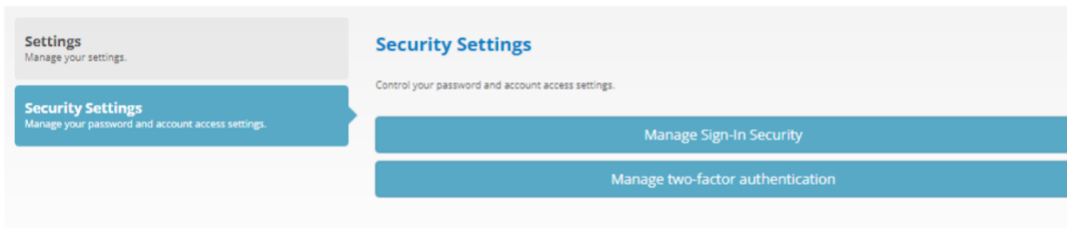


## 16. Changing Your Password

In the top right-hand corner select "Menu" and then Settings.



Select Security settings.



Enter current password and the new changed password.

## My Account

[Go Back](#)

### Change Password

*Passwords must be a minimum of 8 characters and contain at least one capital letter and one number.*

**Current Password**

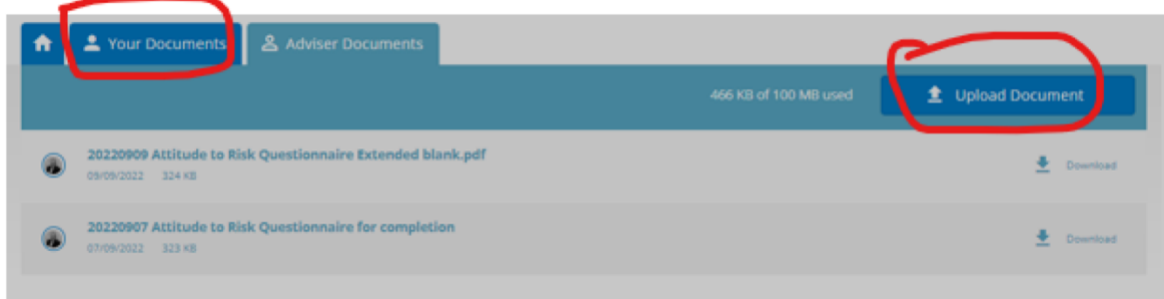
  
**New Password**

[Save](#)

From the security settings menu, you can also activate or remove Two Factor Authentication, if you wish.

## 17. Uploading Documents to The Portal and Sharing with Your Advisor

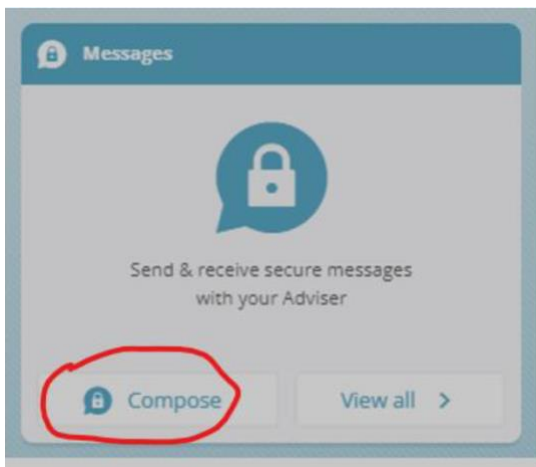
To upload a document, you start from the Dashboard (home) page. Click on the 'Go to Documents' button. Click the 'Upload Document' button and in the 'Upload Document' pop up that appears, apply a title and either browse to find the document, or simply drag & drop your document into the browser. Finally, click the 'Upload' button and the file will be uploaded to the 'Your Documents' section.



The screenshot shows a modal window titled "Upload Document" with a close button (X) in the top right corner. Below the title is a "Title" label followed by an empty text input field. Underneath is a "Browse" button and the text "No file selected...". A checked checkbox is followed by the text "Share this document with your Adviser?". At the bottom of the modal is a large blue "Upload" button.

## 18. Messaging Your Advisor

You can send secure messages via the portal directly to your adviser. To do this, your Dashboard (home) page, select 'Compose' in the Messages section.



The following page will then open for you to complete in a similar way to a standard email.

The screenshot shows a "Compose Message" modal window with a close button (X) in the top right corner. The recipient is listed as "To David Hine (Gracechurch)". Below this is an "Add attachment from:" label with a "Computer" button. There is a "Subject" label followed by an empty text input field. Below that is a "Message" label followed by a large empty text area. At the bottom are "Cancel" and "Send" buttons.

You will note, you can add an attachment should you so wish.

## 19. Where to Find Additional Guidance Relating to All Portal Features

Look to the foot of login page and you will find a detailed user guide as highlighted below.



However, if you are still having difficulties, please do not hesitate to call the office on 01908 209220 and we shall be happy to assist.